

Information to identify the case:

Debtor 1	<u>John Paulsen</u>	Social Security number or ITIN	xxx-xx-2556
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Karen Paulsen</u>	Social Security number or ITIN	xxx-xx-5557
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 12-34123-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John Paulsen

Karen Paulsen

5/15/18

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 John Paulsen
 Karen Paulsen
 Debtors

Case No. 12-34123-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 1
 Total Noticed: 13

Date Rcvd: May 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2018.

db/jdb	+John Paulsen, Karen Paulsen, 23 Millard Terrace, Ewing, NJ 08638-4711
cr	+The Bank Of New York Mellon, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
513401520	+CH-Emergency Physicians, Lockbox #9657, P.O. Box 9657, Philadelphia, PA 19178-0001
513401519	Capital Health Medical Center-Hopewell, P.O. Box 785831, Philadelphia, PA 19178-0001
513401521	+Ewing Medical Associates, 1539 Pennington Road, Trenton, NJ 08618-1389
513584018	++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 (address filed with court: Nationstar Mortgage, LLC., PO Box 619096, Dallas, TX 75261-9741)
513401523	Nationstar Mortgage, P.O. Box 650783, Dallas, TX 75265-0783
513418896	+Nationstar Mortgage, PO Box 829009, Dallas, TX 75382-9009
513620145	+New Century Financial Services, Inc., c/o Pressler and Pressler, LLP., 7 Entin Road, Parsippany NJ 07054-5020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov May 15 2018 23:23:26 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov May 15 2018 23:23:21 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
513401522	EDI: IRS.COM May 16 2018 03:04:00 Internal Revenue Service, PO Box 724, Springfield, NJ 07081-0724
513527660	E-mail/Text: bknotice@crgofusa.com May 15 2018 23:23:55 InSolve Recovery LLC c/o Capital Recovery Grp LLC, Dept 3203, PO BOX 123203, DALLAS, TX 75312-3203

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2018 at the address(es) listed below:

Albert Russo	docs@russotrustee.com
Albert Russo (NA)	on behalf of Trustee Albert Russo docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor Nationstar Mortgage, LLC bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com	
Jeanette F. Frankenberg	on behalf of Creditor Nationstar Mortgage, LLC cmecf@sternlavy.com
Kevin C. Fayette	on behalf of Debtor John Paulsen kfayette@kevinfayette.com
Kevin C. Fayette	on behalf of Joint Debtor Karen Paulsen kfayette@kevinfayette.com
Kevin M. Buttery	on behalf of Creditor The Bank Of New York Mellon bkyefile@rasflaw.com
Laura M. Egerman	on behalf of Creditor The Bank Of New York Mellon bkyecf@rasflaw.com,
bkyecf@rasflaw.com; legerman@rasnj.com	

TOTAL: 8